

State of Washington
Office of the Insurance Commissioner
1999 Washington Market Share and Loss Ratio
Line of Business: Ocean Marine

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Liberty Insurance Underwriters Inc.	19917	NY	\$11,318	14.30%	\$11,547	\$5,196	45.00%
2	St Paul Fire & Marine Ins Co	24767	MN	\$7,724	9.76%	\$7,806	\$4,547	58.25%
3	Navigator's Ins Co	42307	NY	\$6,887	8.70%	\$6,356	\$1,015	15.97%
4	Commercial Union Ins Co	20621	MA	\$6,560	8.29%	\$6,479	\$3,925	60.57%
5	Continental Ins Co	35289	NH	\$4,222	5.33%	\$3,891	\$5,381	138.30%
6	Royal Ins Co Of Amer	26980	IL	\$4,035	5.10%	\$5,706	\$3,713	65.08%
7	Ace American Ins Co	22667	PA	\$4,010	5.06%	\$4,007	\$1,417	35.37%
8	Sentry Select Ins Co	21180	IL	\$3,493	4.41%	\$3,250	\$1,492	45.89%
9	Firemans Fund Ins Co	21873	CA	\$3,476	4.39%	\$3,420	\$685	20.01%
10	American Home Assur Co	19380	NY	\$2,791	3.53%	\$2,623	\$828	31.56%
11	American Natl Fire Ins Co	22136	NY	\$2,450	3.10%	\$2,228	\$1,248	55.99%
12	Firemens Ins Co Of Newark NJ	20850	NJ	\$1,918	2.42%	\$1,690	\$1,461	86.46%
13	XL Specialty Ins Co	37885	IL	\$1,670	2.11%	\$1,464	\$1,221	83.37%
14	New York Marine & Gnl Ins Co	16608	NY	\$1,658	2.09%	\$1,661	\$470	28.27%
15	Highlands Ins Co	22489	TX	\$1,405	1.78%	\$1,808	\$3,152	174.37%
16	Federal Ins Co	20281	IN	\$1,383	1.75%	\$1,378	\$286	20.75%
17	Lumbermens Mut Cas Co	22977	IL	\$1,380	1.74%	\$573	\$1,257	219.14%
18	Reliance Ins Co	24457	PA	\$1,352	1.71%	\$1,830	\$290	15.86%
19	Zurich American Ins Co	16535	NY	\$1,199	1.51%	\$1,210	\$1,653	136.66%
20	Unicard Ins Co	25747	WA	\$1,126	1.42%	\$1,146	\$732	63.88%
21	Security Ins Co Of Hartford	24902	CT	\$935	1.18%	\$1,052	\$1,589	150.95%
22	Markel American Ins Co	28932	VA	\$905	1.14%	\$267	\$964	360.33%
23	United Services Auto Assoc	25941	TX	\$772	0.98%	\$771	\$172	22.29%
24	Indemnity Ins Co Of NA	43575	PA	\$611	0.77%	\$555	\$305	54.96%
25	Virginia Surety Co Inc	40827	IL	\$487	0.61%	\$249	\$62	25.08%
26	Centennial Ins Co	19909	NY	\$459	0.58%	\$469	\$273	58.21%
27	Northern Ins Co Of Nv	19372	NY	\$452	0.57%	\$397	\$153	38.60%
28	National Cas Co	11991	WI	\$429	0.54%	\$283	\$255	90.13%
29	Assurance Co Of Amer	19305	NY	\$319	0.40%	\$60	\$16	26.25%
30	Insurance Corp Of NY	18341	NY	\$291	0.37%	\$323	\$3,368	1041.47%
31	Hartford Fire In Co	19682	CT	\$264	0.33%	\$240	\$15	6.39%
32	Atlantic Mut Ins Co	19895	NY	\$244	0.31%	\$220	\$3	1.37%
33	Insurance Co Of N Amer	22713	PA	\$239	0.30%	\$135	\$0	(0.20)%
34	USAA Cas Ins Co	25968	TX	\$234	0.30%	\$222	\$53	23.97%
35	Greenwich Ins Co	22322	CA	\$191	0.24%	\$132	\$167	126.11%
36	Maryland Cas Co	19356	MD	\$179	0.23%	\$43	\$11	25.04%
37	United Pacific Ins Co	24473	PA	\$176	0.22%	\$238	\$126	53.12%
38	Standard Fire Ins Co	19070	CT	\$158	0.20%	\$128	\$88	68.99%
39	Mitsui Marine & Fire Ins Co	22551	NY	\$154	0.19%	\$150	(\$51)	(34.41)%
40	Gulf Ins Co	22217	MO	\$118	0.15%	\$237	\$169	71.13%
All 83 Other Companies				\$1,492	1.89%	\$2,061	\$825	40.05%
Totals (Loss Ratio is average)				\$79,166	100.00%	\$78,304	\$48,529	61.97%

(1)Excluding all Loss Adjustment Expenses (LAE)